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(71) Applicant (*for all designated States except US*):
EBIZ.MOBILITY LTD. [IL/IL]; 15 Hashoshan Street,
99590 Beit Shemesh (IL).

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(72) Inventors; and

(75) Inventors/Applicants (*for US only*): **KAGAN, Gershon, M. [IL/IL]**; 8/5 Nahal Luz Street, 99000 Beit Shemesh (IL). **KAGAN, Jeremy, S. [IL/IL]**; 15 Hashoshan Street, 99590 Beit Shemesh (IL).

(74) Agent: **JEREMY M. BEN-DAVID & CO. LTD.**; P.O. Box 45087, Har Hotzvim Hi-Tech Park, 91450 Jerusalem (IL).

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(54) Title: UNIVERSAL MOBILE ELECTRONIC COMMERCE

(57) Abstract: Electronic commerce system and method allowing a customer having an account with a first payment service provider based in a home network to purchase goods and services from a merchant having an account with a second payment service provider based in a remote network, including: first payment service provider with which a customer desiring a transaction with a merchant has an account; a home network on which first payment service provider is based; second payment service provider with which the merchant has an account; a remote network on which second payment service provider is based, by means of which the merchant communicates with the second payment service provider; at least two payment gateways, of which first payment gateway is associated with first payment service provider and second payment gateway is associated with second payment service provider; and a general network by means of which the payment gateways communicate.

INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

IPC: G06F 17/60

USPC: 703/39

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 703/39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	6,609,113 B1 (Oleary et al) 19 August 2003 (19.08.2003)	1-56

Further documents are listed in the continuation of Box C.

See patent family annex.

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Name and mailing address of the ISA/US
Mail Stop PCT, Attn: ISA/US
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
Facsimile No. (571) 273-3201

Authorized officer
Rich Weisberger

Telephone No. 571 272 6753